

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 16–28946–JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Coyle
aka Jim Coyle
31 Hamilton Dr
Laurel Springs, NJ 08021

Karen E. Coyle
31 Hamilton Dr
Laurel Springs, NJ 08021

Social Security No.:

xxx–xx–4118

xxx–xx–0973

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after January 3, 2022 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: December 3, 2021

JAN: lgr

Jeanne Naughton
Clerk

In re:
James Coyle
Karen E. Coyle
Debtors

Case No. 16-28946-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Dec 03, 2021

Form ID: clsnodsc

Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James Coyle, Karen E. Coyle, 31 Hamilton Dr, Laurel Springs, NJ 08021-2742

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 03 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 03 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2021 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Joint Debtor Karen E. Coyle aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

District/off: 0312-1

User: admin

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Andrew Thomas Archer

on behalf of Debtor James Coyle aarcher@spillerarcherlaw.com
bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

Brad J. Spiller

on behalf of Joint Debtor Karen E. Coyle bankruptcy@brennerlawoffice.com
aarcher@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com

Brad J. Spiller

on behalf of Debtor James Coyle bankruptcy@brennerlawoffice.com
aarcher@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com

Brian C. Nicholas

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of
CWABS Inc., Asset-Backed Certificates, Series 2007-10 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of
CWABS Inc., Asset-Backed Certificates, Series 2007-10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of
New York, as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 200
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Francesca Ann Arcure

on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of
New York, as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 200 farcure@hillwallack.com,
NJ_ECF_Notices@McCalla.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Rebecca Ann Solarz

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of
CWABS Inc., Asset-Backed Certificates, Series 2007-10 rsolarz@kmlawgroup.com

TOTAL: 11